

UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA  
Harrisburg Division

IN RE:

REGINALD ALBERT BENJAMIN  
LINDSEY RAE BENJAMIN

Chapter 13  
Case No. 24-01762-HWV

Debtors

CAPITAL ONE AUTO FINANCE, A  
DIVISION OF CAPITAL ONE, N.A.

Movant

v.

REGINALD ALBERT BENJAMIN  
LINDSEY RAE BENJAMIN  
(Debtors)

JACK N ZAHAROPOULOS  
(Trustee)

Respondents

**STIPULATION AGREEMENT SETTLING**  
**MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

AND NOW, upon the Motion of Capital One Auto Finance, a division of Capital One, N.A. (“Movant”), through its counsel, Orleans Law Group PLLC, for Relief from the Automatic Stay pursuant to Bankruptcy Code § 362 as to certain property, 2019 Dodge Ram 1500 (the “Property”), it is hereby agreed as follows:

Reginald Albert Benjamin and Lindsey Rae Benjamin (“Debtors”) acknowledges that the post-petition arrearage is as follows:

Payments (08/15/2024 – 07/15/2025 @ \$276.52 each)	\$3,318.24
Attorney’s fees/costs	\$399.00
Less Suspense	\$0.00
Total Post-Petition Arrears (“Arrears”)	\$3,717.24


1. Debtors shall cure the Arrears as set forth above by paying One-Sixth (1/6) of the Arrears per month (\$619.54/month) for the next 6 months, with said payments to begin on August 15, 2025, and the regularly monthly payments of \$276.52, to resume on August 15, 2025. In the event the regular monthly payment changes for any reason, then the amount due pursuant to this paragraph shall be adjusted accordingly. Thereafter, Debtors agrees to continue making the regular monthly payments.
2. Debtors shall send all payments due directly to Creditor at the address below:

**Capital One Auto Finance, c/o AIS Portfolio Services, LLC**  
**P.O. Box 4360**  
**Houston, TX 77210**
3. In the event Debtor fails to make any of the payments set forth above on or before their due dates, Movant may give Debtor and Debtor's counsel notice of the default. If Debtor does not cure the default within 15 days of the notice, upon Certification of Default to the Court, and request for Order, with a copy to Debtor and Debtor's counsel, Movant shall be entitled to the entry of an Order granting it relief from the automatic stay.
4. The failure by the Movant, at any time, to file a Certification of Default upon default by the Debtor, shall not act as a waiver of any of Movant's rights hereunder.
5. Upon issuance of the aforesaid Order, the parties hereto further agree that Movant may proceed in state court to exercise all rights and remedies available to it as a creditor under state and federal law including, but not limited to, the initiation of and continuation of repossession/replevin and/or collections.
6. In the event Debtors convert this case to any other chapter of Title 11 of the U.S. Bankruptcy Code then Debtors shall pay all pre-petition arrears and post-petition arrears within 10 days from the date of conversion. If Debtors fail to make payments in accordance with this paragraph then the Movant, through Counsel, may file a Certification of Default to the Court, setting forth said failure and Movant shall be granted relief from the automatic stay.
7. It is further agreed that, in the event the stay is lifted, the 14-day stay provided by Rule 4001(a)(4) is hereby waived.
8. The undersigned parties request that the Court enter an Order approving this Consent Order/Stipulation and the terms therein.

Seen and agreed by the parties on the date set forth below:

Approved as to form and content:

Date: 9/14/2025

  
\_\_\_\_\_  
Paul Donald Murphy-Ahles  
Attorneys for Debtors  
2132 Market Street  
Camp Hill, PA 17011  
Email: pmurphy@dplglaw.com

Date: 8/14/2025

/s/ Elizabeth A. Trachtman  
\_\_\_\_\_  
Elizabeth A. Trachtman, Esq. PA 333479  
Orlans Law Group PLLC  
Attorney for Capital One Auto Finance, a division of  
Capital One, N.A.  
200 Eagle Road, Bldg 2, Suite 120  
Wayne, PA 19087  
(484) 367-4191  
Email: etrachtman@orlans.com

Date: 8/14/2025

/s/ Douglas R. Roeder  
\_\_\_\_\_  
Douglas R. Roeder, Esq.  
Office of Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Middle District of PA  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036

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**ORDER**

And Now, it is hereby ORDERED that the Stipulation between the parties is approved.

BY THE COURT,

Honorable Henry W. Van Eck  
U.S. Bankruptcy Judge